

Certificate Number: 15111-PAE-DE-033266264

Bankruptcy Case Number: 14-12022



15111-PAE-DE-033266264

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 17, 2019, at 8:02 o'clock AM EDT, Gelena Zaks completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 17, 2019

By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education